

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

In re: Marita Capehart Wilton, Debtor)
)

Case No. 18-32293-KLP
Chapter 13

OBJECTION TO CONFIRMATION

COMES NOW Elizabeth C. Brogan, Counsel for Suzanne E. Wade, Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan dated April 30, 2018, for the cause as follows:

1. The Debtor filed this Chapter 13 Petition, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division, on April 30, 2018 under 11 U.S.C. Chapter 13.
2. This Objection is filed pursuant to 11 U.S.C. § 1325(a)(4).
3. The above-filed Chapter 13 case is not eligible for confirmation due to the Debtor's failure to provide proof of the value of her ownership interest in real property. The Debtor's Schedule A/B discloses her ownership interest in real property located at 2128 Mountain View Road, in Powhatan, Virginia, and valued at \$137,860.00. Upon information and belief, the same property is valued at \$154,200.00 for tax assessment purposes.
4. The Trustee requests the Debtor provide a comparative market analysis demonstrating the value of the above-described property. To the extent the Debtor would suggest the property is in need of repairs, the Trustee requests the Debtor provide a professional estimate of the cost of such repairs.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee, by Counsel, respectfully moves the Court to deny confirmation of the Debtor's proposed Chapter 13 Plan, and for such further and other relief as the Court deems necessary.

Date: June 22, 2018

/s/ Elizabeth C. Brogan

Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Virginia State Bar Number 76539
1313 East Main Street, Suite A
Post Office Box 1780
Richmond, Virginia 23218-1780
(804) 775-0979

CERTIFICATE OF SERVICE

I hereby certify a true copy of the foregoing OBJECTION TO CONFIRMATION was served electronically or by first-class mail, postage prepaid, this 22nd day of June, 2018, upon the following parties:

Marita Capehart Wilton
2128 Mountain View
Powhatan, VA 23139

John G. Merna, Counsel for Debtor
The Merna Law Group, P.C.
3419 Virginia Beach Boulevard, #236
Virginia Beach, VA 23452
court@mernalaw.com

Daniel Kevin Eisenhower, Counsel for Virginia Credit Union, Inc.
Stern & Eisenberg Mid-Atlantic, PC
9920 Franklin Square Dr, Suite 100
Baltimore, MD 21236
bkecf@sterneisenberg.com

/s/ Elizabeth C. Brogan
Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
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In re: Marita Capehart Wilton, Debtor)

2128 Mountain View)

Powhatan, VA 23139)

XXX-XX-5743)

Case No. 18-32293-KLP

Chapter 13

NOTICE OF OBJECTION TO CONFIRMATION

Elizabeth C. Brogan, Counsel for Suzanne E. Wade, Chapter 13 Trustee, has filed papers with the Court objecting to the confirmation of your Chapter 13 Plan dated April 30, 2018.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to grant the relief sought in the Objection, or if you want the Court to consider your views on the Objection, then on or before three (3) days before the date of the hearing, you or your attorney must:

X File with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rule 9013-1(H). If you mail your response to the Court for filing, you must mail it early enough that the Court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 East Broad Street, Suite 4000
Richmond, Virginia 23219

You must also mail a copy to:

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Post Office Box 1780
Richmond, Virginia 23218-1780

X Attend the hearing on the Objection, scheduled to be held on **July 18, 2018** at **9:10 a.m.** at **United States Bankruptcy Court, 701 East Broad Street, Room 5100, Richmond, VA 23219.**

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Virginia State Bar Number 76539
1313 East Main Street, Suite A
Post Office Box 1780
Richmond, Virginia 23218-1780
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If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Objection, and may enter an order granting that relief.

Date: June 22, 2018

/s/ Elizabeth C. Brogan

Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

CERTIFICATE OF SERVICE

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/s/ Elizabeth C. Brogan

Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

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